



**STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

2002 ANNUAL REPORT

This material can be made available for individuals with special needs in Braille, large print or audio tape. Please submit your request to the Commissioner of Financial Institutions at (808) 586-2820.

Contents

Commissioner's Message	1
Staff.....	2
Mission Statement.....	3
Statements of Condition.....	4
Directory of State-Chartered Banks.....	6
Bank of Hawaii	7
Central Pacific Bank	11
City Bank	13
First Hawaiian Bank	15
Directory of Interstate and Foreign Banks	
Bank of the Orient.....	18
Homestreet Bank.....	18
Philippine National Bank, Honolulu Agency	19
Directory of Financial Services Loan Companies	20
DEPOSITORY Financial Services Loan Companies	
Finance Factors, Limited	21
GECC Financial Corporation.....	22
NON-DEPOSITORY Financial Services Loan Companies	
ASB Realty Corporation.....	23
Accredited Home Lenders, Inc.	23
American General Financial Services of Hawaii, Inc.....	23
Beneficial Hawaii Inc.	24
CPB Real Estate, Inc.....	25
CitiFinancial, Inc.	25
Countrywide Home Loans, Inc.....	26
FHL Lease Holding Company, Inc.....	27
First Finance Company of Molokai	27
Ford Motor Credit Company	27
Full Spectrum Lending, Inc.	28
GE Capital Hawaii, Inc.....	28
GMAC Mortgage Corporation.....	28
General Motors Acceptance Corporation	29
Honowaii Investment Co., Ltd.....	29
House of Finance, Inc.	29
Investors Finance, Inc.	29
Kauai Island Finance, Inc.	30
Maui Industrial Loan & Finance Company, Inc.	30
Merrill Lynch Credit Corporation.....	30
Morgan Stanley Dean Witter Credit Corporation.....	31
Mutual Finance Company, Limited.....	31
New Century Mortgage Corporation	31
OK Finance, Inc.	32
Safety Loan Company, Ltd.....	32
Standard Financial Corp.	32
Wells Fargo Financial Hawaii, Inc.	33

Contents

Directory of State-Chartered Credit Unions	34
Hawaii Central Credit Union	35
Lihue Credit Union	35
Oahu One Credit Union	35
Directory of Escrow Depository Companies	36
Developers Escrow Services, Inc.....	37
Fidelity National Title & Escrow of Hawaii, Inc.....	37
First American Title Company, Inc.....	38
First Financial Title and Escrow Agency of Hawaii, Inc.....	38
First Hawaii Title Corporation.....	39
Guardian Escrow Services, Inc.....	40
Hawaii Escrow & Title, Inc.	40
Hawaii Resort Escrow, Inc.	41
Island Title Corporation.....	41
Old Republic Title & Escrow of Hawaii, Ltd.....	42
Security Title Corporation	42
Title Guaranty Escrow Services, Inc.	43
Disclaimer	44
Historical Perspective	Inside Back Cover

Commissioner's Message

December 13, 2002

The Honorable Linda Lingle

The Honorable Director, Department of Commerce and Consumer Affairs

Dear Governor Lingle and Director:

It is my privilege to submit to you the 2002 annual report and directory of state-chartered financial institutions compiled by the Division of Financial Institutions ("DFI").

In the 1994 Commissioner's Message, the word "change" was used to describe the financial landscape in Hawaii. Change has continued and DFI, through the significant support of its former Director Kathryn S. Matayoshi, achieved and maintains the needed flexibility in resources to meet the past and present challenges as well as those of future change. Over the last eight years, such change included the substantial reduction in the number of depository financial institutions and DFI shepherding of the depository financial institutions industry through difficulties caused by a stagnant Hawaiian economy; the leap in technology and in ways to do the business of a financial institution transforming the industry to a financial services industry; the continual evolution in the focus of regulatory and supervisory oversight of that industry; and the enactment of new federal and state laws governing this industry. Presently, the industry is in good shape and DFI continues to look for encouraging signs of improvement in Hawaii's economy.

Change is also coming to DFI and the Department of Commerce and Consumer Affairs. In December, a new administration will take office and, by the time you read this message, a new Director and new Commissioner will probably be appointed. In reviewing the last eight years and in looking to the future, DFI has fought for and obtained a certain amount of flexibility to address any challenge and it has achieved and will continue to achieve the regulatory balance needed to preserve, and even enhance, the value of a state charter. I feel confident that any present challenges and any future challenges brought by further change can and will be successfully met by the new administration with the support of the staff of DFI.

On a more personal note, we welcome Michele "Mahina" Chillingworth and Zarryleen Flores, both with the secretarial staff, and Wai Hung "Gary" Lo with the Field Examination Branch. We also bid aloha to Sara Oshiro of the Field Examination Branch, who left to be home with her newborn son. Lastly, after more than 32 years and 12 years of service, respectively, the Division joins me in congratulating Myron Tom, Examiner with the Licensing and Regulatory Analysis Branch, and Carol Tanaka, with the secretarial staff, on their retirement and thanking them for their many years of cheerful, hardworking and wonderful service to the Division, Department and State.

Respectfully submitted,

LYNN Y. WAKATSUKI
Commissioner of Financial Institutions

Staff

(as of December 31, 2002)

Vacant
Commissioner

Lynne H. Himeda
Deputy Commissioner and
Acting Commissioner

Roy M. Maeda
Examination Manager
Licensing and Regulatory Analysis Branch

Wayne K. Oshiro
Examination Manager
Field Examination Branch

Mary J. Ueki, Esq.
Financial Institution Specialist

Lynn Y. Wakatsuki, Esq.
Financial Institution Specialist

Gary L. Ruby
Regulation Analyst

Secretarial Staff
Karen Y. S. Kaneko
Melanie M. Yoshida
Michele "Mahina" K. M. Chillingworth
Zarryleen C. Flores

**Licensing and Regulatory Analysis Branch
Examiner**

Raymond K. Onishi

Field Examination Branch Supervisor
Randolph M. Kimura

Field Examination Branch Examiners

Lilian L. O. Cheung
Michael H. Kollmeyer
Wai Hung "Gary" Lo
Jamie T. Morikawa
Charles M. Ng
Sayaka T. Ogg
Walter Y. Sugiura
Kelly F. Tran
Melvin T. Watanabe

Staff Changes

Carol Ann Tanaka, Secretarial Staff,
retired on March 15, 2002.

Sara K. T. Oshiro, Field Examination Branch
Examiner, resigned on July 15, 2002.

Myron K. L. Tom, Licensing and Regulatory
Analysis Branch Examiner, retired on August 30,
2002.

Lynn Y. Wakatsuki served as Commissioner from
January 16, 1995 until December 13, 2002.

Lynne H. Himeda was appointed Acting
Commissioner on December 16, 2002.

Our Mission . . .

...ensure the safety and soundness of state-chartered financial institutions by fairly administering applicable statutes and rules in order to protect the rights and funds of depositors, borrowers, consumers and other members of the community...

Statement of Condition State-Chartered Banks

	<u>12/31/01</u>	<u>12/31/02</u>
Number of Banks	4	4
ASSETS		
Loans and Leases ¹	\$13,568,174	\$13,392,971
Cash and Due from Banks	2,003,270	1,464,595
Securities	4,165,684	5,244,541
Fixed Assets	435,114	409,201
Other Real Estate	34,621	16,422
Other Assets	2,351,487	1,922,135
TOTAL ASSETS	\$22,558,350	\$22,449,865
LIABILITIES & CAPITAL		
Total Deposits	\$15,763,268	\$16,706,211
Other Liabilities	3,784,136	2,728,824
Total Liabilities	19,547,404	19,435,035
Capital	3,010,946	3,014,830
TOTAL LIABILITIES & CAPITAL	\$22,558,350	\$22,449,865

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	13.35%	13.43%
Total Loans to Total Deposits	86.08%	80.17%
Total Loans to Total Assets	60.15%	59.66%

¹ Including Fed Funds Sold; Net of Loan Loss Reserve

Statement of Condition

Depository Financial Services Loan Companies

	<u>12/31/01</u>	<u>12/31/02</u>
Number of Depository Financial Services Loan Companies	3	2
ASSETS		
Loans and Leases ²	\$292,006	\$290,444
Cash and Due from Banks	3,564	9,333
Securities	157,734	162,847
Fixed Assets	1,481	1,189
Other Real Estate	3,739	3,324
Other Assets	29,650	26,820
TOTAL ASSETS	\$488,174	\$493,957
LIABILITIES & CAPITAL		
Total Deposits	\$406,341	\$408,592
Other Liabilities	26,470	27,628
 Total Liabilities	 432,811	 436,220
Capital	55,363	57,737
TOTAL LIABILITIES & CAPITAL	\$488,174	\$493,957

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	11.34%	11.69%
Total Loans to Total Deposits	71.86%	71.08%
Total Loans to Total Assets	59.82%	58.80%

² Net of Loan Loss Reserve

Directory of State-Chartered Banks

TRADE ASSOCIATION

Hawaii Bankers Association
1000 Bishop Street, Suite 301-B
Honolulu, Hawaii 96813-4203
Tel (808) 524-5161
Fax (808) 521-4120

OFFICERS

RONALD K. MIGITA
President
(City Bank)

CONSTANCE H. LAU
Secretary/Treasurer
(American Savings Bank)

WARREN K. K. LUKE
Vice President
(Hawaii National Bank)

RODNEY R. SHINKAWA
Executive Vice President
(Hawaii Bankers Association)

FEDERAL AGENCIES

Federal Deposit Insurance Corporation
25 Ecker Street, Suite 2300
San Francisco, California 94105
Tel (415) 546-0160 (San Francisco Regional Office)
Toll Free (877) 275-3342 (Call Center)
Website www.fdic.gov

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94120
Tel (415) 974-2000
Fax (415) 974-3429 or 974-2800

NATIONAL BANKS

The Comptroller of the Currency
Regional Administrator of National Banks
Western District
50 Fremont Street, Suite 3900
San Francisco, California 94105
Tel (415) 545-5900 (San Francisco)

Directory of State-Chartered Banks

BANK OF HAWAII
111 South King Street
Honolulu, Hawaii 96813
(PO Box 2900, Honolulu, HI 96846-6000)
Tel 1-(888) 643-3888
Tel 1-(888) 643-9888 (TTY – Hearing Impaired)
Website www.boh.com
E-mail info@boh.com

Michael E. O'Neill, Chairman of the Board, Chief Executive Officer and President; **Gretchen A. Mohen**, Vice Chairman; **Neal C. Hocklander**, Vice Chairman; **Allan R. Landon**, Vice Chairman, Treasurer and Chief Financial Officer; **Alton T. Kuioka**, Vice Chairman; **William C. Nelson**, Vice Chairman and Chief Risk Officer; **David W. Thomas**, Vice Chairman; **Donna A. Tanoue**, Vice Chairman; **Joseph T. Kiefer**, Executive Vice President and General Counsel; **Lori L. McCarney**, Executive Vice President; **Scott E. Miller**, Executive Vice President; **Peter M. Biggs**, Executive Vice President; **Robert I. Crowell**, Executive Vice President; **Joseph T. Donalson III**, Executive Vice President; **James M. Ewing**, Executive Vice President; **George J. Fillion**, Executive Vice President; **Victor A. Fresca**, Executive Vice President; **Kathleen J. Fujihara-Chong**, Executive Vice President; **John E. Gray, Jr.**, Executive Vice President; **Wayne Y. Hamano**, Executive Vice President; **James F. Hawkins**, Executive Vice President; **Peter S. Ho**, Executive Vice President; **Angela H. Isaac**, Executive Vice President; **Richard C. Keene**, Executive Vice President; **Thomas J. Koide**, Executive Vice President; **Ronald H. Leach**, Executive Vice President; **Lee Y. Moriwaki**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **Mary E. Sellers**, Executive Vice President.

Statement of Condition as of December 31, 2002
(All figures rounded and in thousands)

Total Assets \$9,564,025

Total Capital \$939,970

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aikahi Park	25 Kaneohe Bay Dr	Kailua	Hawaii	96734
Ala Moana	1441 Kapiolani Blvd	Honolulu	Hawaii	96814
Chinatown	101 N King St	Honolulu	Hawaii	96817
Ewa Beach	91-775 Papipi Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-165 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7192 Kalanianaole Hwy	Honolulu	Hawaii	96825
Hawaii Kai-Safeway	377 Keahole St	Honolulu	Hawaii	96825
International Airport	300 Rodgers Blvd	Honolulu	Hawaii	96819
Kahala Mall-Star	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua-Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	1950 N King St	Honolulu	Hawaii	96819

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Kamehameha Shopping Ctr-Star	1620 N School St	Honolulu	Hawaii	96817
Kaneohe	45-1001 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Safeway	46-065 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Star	46-023 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Bay-Marine Base	1196 Fifth St KMCBH	Kailua	Hawaii	96734
Kapahulu	727 Kapahulu Ave	Honolulu	Hawaii	96816
Kapolei	91-590 Farrington Hwy #140	Kapolei	Hawaii	96707
Kapolei-Safeway	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Keeaumoku	1451 S King St	Honolulu	Hawaii	96814
Laie	55-510 Kamehameha Hwy	Laie	Hawaii	96762
Main	111 S King St	Honolulu	Hawaii	96813
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, #100	Honolulu	Hawaii	96819
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani-Safeway	94-780B Meheula Prkwy	Mililani	Hawaii	96789
Moiliili-Star	2470 S King St	Honolulu	Hawaii	96826
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Harbor	4404 Malaai St.	Honolulu	Hawaii	96818
Pearlridge	98-211 Pali Momi St	Aiea	Hawaii	96701
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waialae-Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Waianae	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waikele	94-817 Lumiaina St.	Waipahu	Hawaii	96797
Waikiki	2228 Kalakaua Ave	Honolulu	Hawaii	96815
Waikiki-Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815
Waimalu	98-1277-P Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-712 Farrington Hwy	Waipahu	Hawaii	96797
Ward Plaza	210 Ward Ave	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hamakua	45-574 Mamane St	Honokaa	Hawaii	96727
Kaikoo	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kau (Pahala)	Corner of Kamani & Pikake	Pahala	Hawaii	96777

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

BRANCH – HAWAII (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Kealakekua	Cnr Mamalahoa Hwy & Nani Kupuna Pl	Kealakekua	Hawaii	96750
Keauhou-KTA	78-6831 Alii Dr	Kona	Hawaii	96740
Kohala	Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kona	Hawaii	96740
Kona-KTA	74-5594 Palani Rd	Kona	Hawaii	96740
Kona-Safeway	75-1027 Henry St	Kona	Hawaii	96740
Pahoa	Cnr Pahoa Govt Rd & Kauhale St	Pahoa	Hawaii	96778
Puainako-KTA	50 E Puainako St	Hilo	Hawaii	96720
Waiakea	417 E Kawili St	Hilo	Hawaii	96720

BRANCH – KAUAI

Hanapepe	3764 Hanapepe Rd	Hanapepe	Hawaii	96716
Kapaa	1407 Kuhio Hwy	Kapaa	Hawaii	96746
Lihue	4455 Rice St	Lihue	Hawaii	96766
Poipu	2360 Kiahuna Plantation Dr	Koloa	Hawaii	96756
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	9801 Waimea Rd	Waimea	Hawaii	96796

BRANCH – LANAI

Lanai	460 Eight St	Lanai	Hawaii	96763
-------	--------------	-------	--------	-------

BRANCH – MAUI

Hana	Hana Shopping Ctr, Rm 3	Hana	Hawaii	96713
Kahana Gateway	4405 Honoapiilani Hwy	Lahaina	Hawaii	96761
Kahului	27 Puunene Ave	Kahului	Hawaii	96732
Kahului-Safeway	170 E Kamehameha Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd – Azeka Place	Kihei	Hawaii	96753
Kihei-Star	1310 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr	Lahaina	Hawaii	96761
Maui Marketplace	270 Dairy Rd, Bldg J	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779
Piilani-Safeway	277 Piikea Ave	Kihei	Hawaii	96753
Pukalani	5501 Pukalani St	Pukalani	Hawaii	96768
Wailuku	2105 Main St	Wailuku	Hawaii	96793

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

BRANCH – MOLOKAI	ADDRESS	CITY	COUNTRY	ZIP CODE
------------------	---------	------	---------	----------

Kaunakakai	20 B Ala Malama St	Kaunakakai	Hawaii	96748
------------	--------------------	------------	--------	-------

BRANCH-ASIA/INTERNATIONAL

Japan – Tokyo Representative Office	41 st Floor, Shinjuku Center Bldg 1-25-1, Nishi-Shinjuku	Shinjuku-ku, Tokyo	Japan	163-0641
-------------------------------------	---	--------------------	-------	----------

BRANCH – SOUTH PACIFIC

American Samoa	PO Box 69	Pago Pago	American Samoa	96799
----------------	-----------	-----------	----------------	-------

BRANCH – WEST PACIFIC

CNMI/Saipan – Garapan	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
-----------------------	---------------	------------	--	-------

CNMI/Saipan – Susupe	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
----------------------	---------------	------------	--	-------

Palau-Koror	PO Box 340	Koror Palau Island	Republic of Palau	96940
-------------	------------	-----------------------	-------------------	-------

BRANCH – GUAM

Agana	140 Aspinal St	Agana	Guam	96910
-------	----------------	-------	------	-------

Agana	PO Box BH	Hagatna	Guam	96932
-------	-----------	---------	------	-------

Agana Payless	PO Box 21959	GMF, Barrigada	Guam	96921
---------------	--------------	----------------	------	-------

Dededo	PO Box BH	Hagatna	Guam	96932
--------	-----------	---------	------	-------

Dededo	136 Kayen Chando St	Dededo	Guam	96921
--------	---------------------	--------	------	-------

Micronesian Mall Payless	PO Box 21959	GMF, Barrigada	Guam	96921
--------------------------	--------------	----------------	------	-------

Oka Payless	PO Box 21959	GMF, Barrigada	Guam	96921
-------------	--------------	----------------	------	-------

Tamuning	PO Box BH	Hagatna	Guam	96932
----------	-----------	---------	------	-------

Yigo Payless	PO Box 21959	GMF, Barrigada	Guam	96921
--------------	--------------	----------------	------	-------

Directory of State-Chartered Banks

CENTRAL PACIFIC BANK

220 South King Street
Honolulu, Hawaii 96813
Tel (808) 544-0500 (Oahu)
Tel (800) 342-8422 (Neighbor Islands)
Fax (808) 531-2875
Website www.cpbi.com
E-mail info@cpbi.com

Clint Arnoldus, Chairman of the Board, President and Chief Executive Officer; **Denis Isono**, Executive Vice President and Chief Operating Officer; **Neal K. Kanda**, Executive Vice President and Chief Financial Officer; **Blenn Fujimoto**, Executive Vice President and Chief Financial Services Officer; **Alwyn Chikamoto**, Executive Vice President and Chief Credit Officer.

Statement of Condition as of December 31, 2002
(All figures rounded and in thousands)

Total Assets \$2,024,894

Total Capital \$166,698

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Hawaii Kai	6600 Kalanianaole Hwy, # 107	Honolulu	Hawaii	96825
Kahala-Times	1173 21st Ave	Honolulu	Hawaii	96816
Kaheka-Daiei	801 Kaheka St	Honolulu	Hawaii	96814
Kailua	345 Hahani St	Kailua	Hawaii	96734
Kaimuki	3465 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2024 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
King-Smith	76 N King St	Honolulu	Hawaii	96817
Main	220 S King St	Honolulu	Hawaii	96813
Makiki	818 Keeaumoku St	Honolulu	Hawaii	96814
Mapunapuna	960 Mapunapuna St	Honolulu	Hawaii	96819
Mililani	95-720 Lanikuhana Ave	Mililani	Hawaii	96789
Moilili	2615 S King St	Honolulu	Hawaii	96826
Pearl City-Daiei	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-150 Kaonohi St	Aiea	Hawaii	96701
Royal Kunia-Times	94-615 Kupuohi St	Waipahu	Hawaii	96797
Waikiki	105 Uluniu Ave	Honolulu	Hawaii	96815

Directory of State-Chartered Banks

(Central Pacific Bank – cont.)

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797
Ward	505 Ward Ave	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hilo	525 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1010 Henry St	Kona	Hawaii	96740

BRANCH – KAUAI

Lihue	4364 Rice St	Lihue	Hawaii	96766
-------	--------------	-------	--------	-------

BRANCH – MAUI

Kahului	85 W Kaahumanu St	Kahului	Hawaii	96732
Kihei	207 Piikea Ave, Ste 6-63	Kihei	Hawaii	96753

Directory of State-Chartered Banks

CITY BANK
201 Merchant Street
Honolulu, Hawaii 96813
Tel (808) 535-2500
Website www.citybankhi.com

Lionel Y. Tokioka, Chairman of the Board; **Ronald K. Migita**, Vice Chairman and Chief Executive Officer; **Richard C. Lim**, President and Chief Operating Officer; **Dean Hirata**, Executive Vice President and Treasurer; **Warren Y. Kunimoto**, Executive Vice President; **Jasen Takei**, Executive Vice President; **Caryn S. Morita**, Corporate Secretary; **Hope M. Chang**, Assistant Secretary.

Statement of Condition as of December 31, 2002
(All figures rounded and in thousands)

Total Assets \$1,691,465

Total Capital \$144,084

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Bishop	1111 Bishop St	Honolulu	Hawaii	96813
Kahala Mall	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	419 Kuulei Rd	Kailua	Hawaii	96734
Kalihi	2119 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	909 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	1001 Kamokila Blvd, #104	Kapolei	Hawaii	96707
Main	201 Merchant St	Honolulu	Hawaii	96813
Makiki	1338 S Beretania St	Honolulu	Hawaii	96814
McCully	2002 S King St	Honolulu	Hawaii	96826
Wahiawa	935 California Ave	Wahiawa	Hawaii	96786
Waikiki	2250 Kalakaua Ave	Honolulu	Hawaii	96815
Waimalu	98-1247 Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797

Directory of State-Chartered Banks

(City Bank – cont.)

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	333 Kilauea Ave	Hilo	Hawaii	96720
Kona	75-1027 Henry St, Ste 111B	Kailua-Kona	Hawaii	96740

BRANCH – KAUAI

Lihue	4100 Rice St	Lihue	Hawaii	96766
-------	--------------	-------	--------	-------

BRANCH – MAUI

Kahului	285 W. Kaahumanu Ave, #101	Kahului	Hawaii	96732
Kihei	1819 S Kihei Rd, # D-109	Maui	Hawaii	96753

Directory of State-Chartered Banks

FIRST HAWAIIAN BANK

999 Bishop Street
(PO Box 3200, Honolulu, HI 96847-0001)
Honolulu, Hawaii 96813
Tel (808) 525-6340
Website www.fhb.com

Walter A. Dods, Jr., Chairman and Chief Executive Officer; **Donald G. Horner**, President and Chief Operating Officer; **Lily Yao**, Vice Chairman; **Albert M. Yamada**, Executive Vice President and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Anthony R. Guerrero, Jr.**, Executive Vice President; **Gary L. Caulfield**, Executive Vice President; **W. B. Johnstone**, Executive Vice President and Treasurer; **Gerald Keir**, Executive Vice President; **David Madison**, Executive Vice President; **John Landgraf**, Executive Vice President; **Robin S. Midkiff**, Executive Vice President; **Frederick J. Shine, III**, Executive Vice President and Chief Credit Officer; **Sheila M. Sumida**, Executive Vice President; **Barbara Tomber**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Robert T. Fujioka**, Executive Vice President and Group Manager; **Raymond S. Ono**, Executive Vice President and Segment Manager; **Edward Y.W. Pei**, Executive Vice President and Group Manager.

Statement of Condition as of December 31, 2002
(All figures rounded and in thousands)

Total Assets \$9,169,481

Total Capital \$1,764,078

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aloha Tower Marketplace	1 Aloha Tower Rd, Ste U201	Honolulu	Hawaii	96813
Aina Haina	Aina Haina Shopping Ctr	Honolulu	Hawaii	96821
Chinatown	2 N King St	Honolulu	Hawaii	96817
Eaton Square	444 Hobron Ln	Honolulu	Hawaii	96815
Ewa Beach	91-919 Ft Weaver Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-135 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7110 Kalanianaole Hwy	Honolulu	Hawaii	96825
Hickam	30 Hickam Ct, Hickam AFB	Honolulu	Hawaii	96818
Kahala	1348 Hunakai St	Honolulu	Hawaii	96816
Kahuku	56-565 Kamehameha Hwy	Kahuku	Hawaii	96731
Kailua	705 Kailua Rd	Kailua	Hawaii	96734
Kaimuki	3599 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2250 N King St	Honolulu	Hawaii	96819
Kaneohe	45-480 Kaneohe Bay Dr, Bldg H	Kaneohe	Hawaii	96744
Kaneohe Bay	46-047 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96816
Kapiolani	1580 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	590 Farrington Hwy	Kapolei	Hawaii	96707

Directory of State-Chartered Banks

(First Hawaiian Bank – cont.)

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
King-Liliha	445 N King St	Honolulu	Hawaii	96817
Liliha	1420 Liliha St	Honolulu	Hawaii	96817
Main	999 Bishop St	Honolulu	Hawaii	96813
Makiki	1111 S Beretania St	Honolulu	Hawaii	96814
Manoa	2764 Woodlawn Dr	Honolulu	Hawaii	96822
Mililani	95-390 Kuahelani St	Mililani	Hawaii	96789
Moanalua	1000 Mapunapuna St	Honolulu	Hawaii	96819
Pearl City	890 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-1071 Moanalua Rd	Aiea	Hawaii	96701
Sand Island	111 Sand Island Access Rd # R-20	Honolulu	Hawaii	96819
Schofield	Bldg 3321 Schofield Barracks	Wahiawa	Hawaii	96786
University	2411 S King St	Honolulu	Hawaii	96826
Wahiawa	730 California Ave	Wahiawa	Hawaii	96786
Waianae	86-020 Farrington Hwy	Waianae	Hawaii	96792
Waikiki	2181 Kalakaua Ave	Honolulu	Hawaii	96815
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797
Ward	250 Ward Ave, # 140	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hilo	1205 Kilauea Ave	Hilo	Hawaii	96720
Honokaa	Mamane St at Kika St	Honokaa	Hawaii	96727
Kamehameha	120 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	67-1189 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kealakekua	Mamalahoa Hwy	Kealakekua	Hawaii	96750
Kona	74-5593 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	Government Main Rd	Pahoa	Hawaii	96778
Waikoloa	68-1845 Waikoloa Rd	Waikoloa	Hawaii	96738

BRANCH – KAUAI

Hanapepe-Eleele	Elele Shopping Ctr, Bldg 606	Elele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Kauai	Hawaii	96756
Kukui Grove	3-2600 Kaumualii Hwy, # 1023	Lihue	Hawaii	96766
Lihue	4423 Rice St	Lihue	Hawaii	96766
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722

Directory of State-Chartered Banks

(First Hawaiian Bank – cont.)

BRANCH – KAUAI (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Waimea	4525 Panako Rd	Waimea	Hawaii	96796

BRANCH – LANAI

Lanai	644 Lanai Ave	Lanai City	Hawaii	96763
-------	---------------	------------	--------	-------

BRANCH – MAUI

Kahului	20 W Kaahumanu Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, # 28	Kihei	Hawaii	96753
Lahaina	215 Papalaua St	Lahaina	Hawaii	96761
Napili	5095 Napilihau St	Napili	Hawaii	96761
Pukalani	67 Makawao Ave	Pukalani	Hawaii	96768
Wailuku	27 Market St	Wailuku	Hawaii	96793

BRANCH – PACIFIC ISLANDS

Dededo	562 Harmon Lp, Compadre Mall	Dededo	Guam	96912
Tamuning	Chalan San Antonio Rd	Tamuning	Guam	96911
Maite	400 Route 8	Mongmong	Guam	96927-2003
Gualo Rai	Gualo Rai Commercial Ctr	Gualo Rai	Saipan, MP	96950
Oleai	Oleai Ctr, Beach Rd	Chalan Laulau	Saipan, MP	96950

BRANCH – WEST INDIES

Cayman Islands	PO Box 500	Georgetown	Grand Cayman, Cayman Islands
----------------	------------	------------	---------------------------------

Directory of Interstate and Foreign Banks

BANK OF THE ORIENT

Administrative Office
233 Sansome Street
San Francisco, California 94104
Tel (415) 338-0770
Tel (808) 543-3700 (Honolulu)
Website www.bankorient.com

Regional Manager and Senior Vice President – **Michael H. Higa**

Ernest L. Go, Chairman of the Board and Chief Executive Officer; **John Ng**, Executive Vice President.

BRANCH	ADDRESS	CITY	STATE	ZIP CODE
Main	765 Bishop St	Honolulu	Hawaii	96813
Manoa	2851 E Manoa Rd	Honolulu	Hawaii	96822

HOMESTREET BANK

Honolulu Office
1221 Kapiolani Boulevard, Suite 644
Honolulu, Hawaii 96814
Tel (808) 596-0343
Fax (808) 593-2540
Website www.homestreetbank.com

Hawaii Manager and Senior Vice President – **Gary K. Kai**

Bruce W. Williams, Chief Executive Office; **Joan L. Enticknap**, President; **Debra L. Johnson**, Executive Vice President; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

BRANCH	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	2 S King St	Honolulu	Hawaii	96813
Hilo	111 Aupuni St, # 102	Hilo	Hawaii	96720

Directory of Interstate and Foreign Banks

PHILIPPINE NATIONAL BANK

Honolulu Agency
1145 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 521-1493
Fax (808) 533-2842
E-mail pnbhnl@worldnet.att.net

General Manager - **Jose R. Guevara, Jr.**

Francisco A. Dizon, Chairman of the Board; **Lorenzo V. Tan**, Vice Chairman, President and Chief Executive Officer; **Santiago Cua, Jr.**, Senior Executive Vice President and Chief Operating Officer/Chief Lending Officer; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Mervyn G. Encanto**, Executive Vice President (Retail Banking Sector).

Directory of Depository Financial Services Loan Companies

TRADE ASSOCIATION

Hawaii Financial Services Association, Inc.

c/o Marvin S. C. Dang, Esq.
Attorney for HFSA
PO Box 4109
Honolulu, HI 96812-4109
Tel (808) 521-8521
Fax (808) 521-8522
E-mail dangm@aloha.net

OFFICERS

ROLAND CASAMINA
President
(House of Finance, Inc.)

ALVIN TANAKA
Vice President
(American General Financial Services of Hawaii, Inc.)

BERNADETTE H. SAKODA
Secretary
(Kauai Island Finance, Inc.)

MARVIN S. C. DANG, ESQ.
Executive Secretary/Treasurer/Attorney

FEDERAL AGENCY

Federal Deposit Insurance Corporation¹

25 Ecker Street, Suite 2300
San Francisco, California 94105
Tel (415) 546-0160 (Regional Office, San Francisco)
Toll Free (877) 275-3342 (Call Center)
Website www.fdic.gov

Truth in Lending²

Federal Trade Commission
901 Merchant Street, Suite 570
San Francisco, California 94103

Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)

¹ For depository financial services loan companies.

² For non depository financial services loan companies.

Directory of Depository Financial Services Loan Companies

FINANCE FACTORS, LIMITED

1164 Bishop Street
Honolulu, Hawaii 96813
(PO Box 3979, 96812-3979)
Tel (808) 548-3311
Website www.financefactors.com

Daniel B. T. Lau, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer.

Statement of Condition as of December 31, 2002
(All figures rounded and in thousands)

Total Assets \$484,610

Total Capital \$53,196

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Downtown	1164 Bishop St	Honolulu	Hawaii	96813
Kahala	4224 Waialae Ave	Honolulu	Hawaii	96816
Kailua	200 Hamakua Dr	Kailua	Hawaii	96734
Kalihi	1620 N School St	Honolulu	Hawaii	96817
Kapahulu	2927 Kapiolani Blvd	Honolulu	Hawaii	96826
Kapiolani	1600 Kapiolani Blvd, # 109	Honolulu	Hawaii	96814
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782

BRANCH – HAWAII

Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Kealakekua-Kona	81-6629 Mamalahoa Hwy	Kealakekua-Kona	Hawaii	96750

LOAN CENTER – HAWAII

Kailua-Kona	74-5620 Palani Rd, Ste 210	Kailua-Kona	Hawaii	96740
-------------	----------------------------	-------------	--------	-------

BRANCH – KAUAI

Lihue	4370 Kukui Grove St, #111	Lihue	Hawaii	96766
-------	---------------------------	-------	--------	-------

Directory of Depository Financial Services Loan Companies

**(Finance Factors, Limited –
cont.)**

BRANCH – MAUI	ADDRESS	CITY	STATE	ZIP CODE
Kahului	140 Hoohana St, Ste 111	Kahului	Hawaii	96732

LOAN CENTER – MAUI

Kahului	140 Hoohana St, Ste 112	Kahului	Hawaii	96732
---------	-------------------------	---------	--------	-------

LOAN CENTER – GUAM

Tamuning	800 S Marine Dr, Ste 4	Tamuning	Guam	96931
----------	------------------------	----------	------	-------

GECC FINANCIAL CORPORATION

Topa Financial Center
Bishop Street Tower
700 Bishop Street
Honolulu, Hawaii 96813
(PO Box 2448, Honolulu, HI 96804-2448)
Tel (808) 527-8200

Jack W. Inglis, Chairman of the Board; **Alan R. Cumpston**, President and Chief Executive Officer; **James A. Wiencke**, Executive Vice President;

Statement of Condition as of December 31, 2002
(All figures rounded and in thousands)

Total Assets \$9,347

Total Capital \$4,541

Directory of Non Depository Financial Services Loan Companies

ASB REALTY CORPORATION
915 Fort Street, #601
Honolulu, Hawaii 96813
Tel (808) 539-7121
Fax (808) 539-7926
E-mail schong@asbhawaii.com

Alvin N. Sakamoto, Chairman and President; **David K. Todani**, Vice President; **Stanley K. W. Chong**, Secretary; **Gary Horita**, Treasurer.

ACCREDITED HOME LENDERS, INC.
1188 Bishop Street, Suite 1111
Honolulu, Hawaii 96813
Tel (808) 371-3601
Fax (909) 537-5690

James K. Konrath, Chief Executive Officer; **Ray W. McKewon**, Executive Vice President and Secretary; **Joseph J. Lydon**, President and Chief Operating Officer; **John S. Buchanan**, Chief Financial Officer.

AMERICAN GENERAL FINANCIAL SERVICES OF HAWAII, INC.
94-1040 Waipio-Uka Street
Waipahu, Hawaii 96797
Tel (808) 671-5664

District Manager - **Alvin Tanaka**

Frederick W. Geissinger, Chairman, Chief Executive Officer and President; **Ben D. Hendrix**, Executive Vice President; **Donald R. Breivogel, Jr.**, Senior Vice President and Chief Financial Officer; **Timothy M. Hayes**, Senior Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	555 N King St, Bldg A, Sp 106	Honolulu	Hawaii	96817
Kaneohe	46-028 Kawa St, Ste A-9	Kaneohe	Hawaii	96744
Pearl City	98-1254 Kaahumanu St	Pearl City	Hawaii	96782
Waipahu	94-1040 Waipio-Uka St	Waipahu	Hawaii	96797

Directory of Non Depository Financial Services Loan Companies

(American General Financial Services of Hawaii, Inc. – cont.)

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	395 Kilauea Ave, Unit B3	Hilo	Hawaii	96720

BRANCH – MAUI

Kahului	250 Alamaha St, Ste N15	Kahului	Hawaii	96732
---------	-------------------------	---------	--------	-------

BENEFICIAL HAWAII INC.
826 Fort Street
Honolulu, Hawaii 96813
Tel (808) 536-2551
Fax (808) 526-2835

District Group Manager – **Roy Gerber**

T.M. Detelich, President; **J. A. Vozar, Jr.**, Executive Vice President and Chief Financial Officer; **M. J. Bromley**, Vice President and Secretary; **B. B. Moss, Jr.**, Vice President and Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	1199 Dillingham Blvd, # C-103	Honolulu	Hawaii	96817
Kaneohe	45-955 Kamehameha Hwy	Kaneohe	Hawaii	96744
Main	826 Fort Street Mall	Honolulu	Hawaii	96813
Wahiawa	823 California Ave, # 31-A	Wahiawa	Hawaii	96786

BRANCH – HAWAII

Hilo	99 Aupuni St, # 101	Hilo	Hawaii	96720
------	---------------------	------	--------	-------

BRANCH – KAUAI

Lihue	3-2600 Kaumualii Hwy, Ste B17	Lihue	Hawaii	96766
-------	-------------------------------	-------	--------	-------

BRANCH – MAUI

Kahului	425 Koloa St, Suite 101A	Kahului	Hawaii	96732
---------	--------------------------	---------	--------	-------

Directory of Non Depository Financial Services Loan Companies

CPB REAL ESTATE, INC.
220 South King Street, Suite 1501
Honolulu, Hawaii 96813
Tel (808) 536-4632
Fax (808) 544-0757

Clinton L. Arnoldus, Chairman and President; **Neal Kanda**, Vice President, Secretary, Treasurer; **Sherri Yim**, Assistant Treasurer.

CITIFINANCIAL, INC.
(a Hawaii Corporation)
700 Bishop Street, Suite 1010
Honolulu, Hawaii 96813
Tel (808) 531-2569

John B. Duvall III, Chairman and President; **Tom Brokaw**, Executive Vice President; **Linda S. Davis**, Vice President; **Martin J. Wong**, Vice President and Secretary; **Jeffrey J. Carter**, Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-199 Kamehameha Hwy, # A-1	Aiea	Hawaii	96701
Haleiwa	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
Honolulu	197 S Hotel St	Honolulu	Hawaii	96813
Honolulu	1286 Kalani St, # 109	Honolulu	Hawaii	96817
Honolulu	1440 Kapiolani Blvd, # 107	Honolulu	Hawaii	96814
Honolulu	2153 N King St, # 109	Honolulu	Hawaii	96819
Honolulu	2320 S King St	Honolulu	Hawaii	96826
Kailua	116 Hekili St, # 104	Kailua	Hawaii	96734
Kaneohe	45-1117 Kamehameha Hwy, # 103	Kaneohe	Hawaii	96744
Kapolei	890 Kamokila Blvd, # 130	Kapolei	Hawaii	96707
Mililani	95-1249 Meheula Pkwy, # B-7	Mililani	Hawaii	96789
Wahiawa	846 Kilani Ave	Wahiawa	Hawaii	96786
Waipahu	94-866 Moloalo St, Ste D2	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	315 Makaala St, # 112	Hilo	Hawaii	96720
Hilo	220 Kamehameha Ave	Hilo	Hawaii	96720
Kona	75-5660 Kopiko St, # D2	Kona	Hawaii	96740

Directory of Non Depository Financial Services Loan Companies

(CitiFinancial, Inc. – cont.)

BRANCH – KAUAI	ADDRESS	CITY	STATE	ZIP CODE
----------------	---------	------	-------	----------

Lihue	4370 Kukui Grove St, # 104	Lihue	Hawaii	96766
-------	----------------------------	-------	--------	-------

BRANCH – MAUI

Kahului	65 W Kaahumanu Ave, # 3D	Kahului	Hawaii	96732
Kahului	333 Dairy Rd, # 101-B	Kahului	Hawaii	96732
Lahaina	840 Wainee St, # H-4	Lahaina	Hawaii	96761

COUNTRYWIDE HOME LOANS, INC.

225 Queen Street, Suite 100
Honolulu, Hawaii 96813
Tel (808) 532-1150
Fax (808) 533-2468

Area Manager – **Jon Whittington**

Angelo R. Mozilo, Chairman; **Stanford L. Kurland**, President and Chief Executive Officer; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos Manuel Garcia**, Senior Managing Director and Chief of Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
---------------	---------	------	-------	----------

Honolulu	841 Bishop St, Ste 1530 (Wholesale Lending)	Honolulu	Hawaii	96813
----------	--	----------	--------	-------

Pearl City	1000 Kamehameha Hwy, Ste 222	Pearl City	Hawaii	96782
------------	------------------------------	------------	--------	-------

OFFICE – HAWAII

Hilo	586 Kanoelehua Ave, Ste 205	Hilo	Hawaii	96720
Kona-Kona	75-1000 Henry St, Ste 205	Kailua-Kona	Hawaii	96740

AGENCY OFFICE – MAUI	ADDRESS	CITY	STATE	ZIP CODE
----------------------	---------	------	-------	----------

Maui	425 Koloa St, Ste 103	Pukalani	Hawaii	96732
------	-----------------------	----------	--------	-------

Directory of Non Depository Financial Services Loan Companies

FHL LEASE HOLDING COMPANY, INC.

1314 South King Street, 2nd Floor
Honolulu, Hawaii 96814

Tel (808) 593-5300
Fax (808) 593-5302

Donald G. Horner, Chairman of the Board and Chief Executive Officer; **Stephen J. Marcuccilli**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y. C. Lau**, Vice President; **George H. Lumsden**, Vice President and General Auditor.

FIRST FINANCE COMPANY OF MOLOKAI

PO Box 615
Kaunakakai, Molokai 96748
Tel (808) 553-5545
Fax (808) 553-8415
E-mail ffcomkk@aloha.net

Manager – **Peter K. Cockett**

Peter K. Cockett, President; **Patrick Cummins**, Vice President; **Wilma Souza**, Secretary; **Mary Theresa Reelitz**, Treasurer.

FORD MOTOR CREDIT COMPANY

1585 Kapiolani Boulevard, Suite 922
Honolulu, Hawaii 96814
Tel (808) 946-3200

Hawaii Manager - **Walter Lawson**

Gregory C. Smith, Chairman of the Board, President and Chief Executive Officer; **Terry D. Chenault**, Executive Vice President; **Robert D. Charles**, Executive Vice President; **Michael E. Bannister**, Executive Vice President; **Phil Horlock**, Executive Vice President; **Bibiana Boerio**, Executive Vice President and Chief Financial Officer; **David L. Korman**, Executive Vice President; **John T. Noone**, Executive Vice President; **A. J. Wagner**, Executive Vice President.

Directory of Non Depository Financial Services Loan Companies

FULL SPECTRUM LENDING, INC.

700 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 532-0922
Website FullSpectrumLending.com

Branch Manager – **Paul Tamashiro**

Greg Lumsden, President/Managing Director; **Pete Kuema**, Chief Operating Officer; **Rob Schreibman**, Executive Vice President – Sales.

GE CAPITAL HAWAII, INC.

Topa Financial Center
Fort Street Tower
745 Fort Street Mall, Suite 1800
Honolulu, Hawaii 96813
Tel (808) 527-8200

Jack W. Inglis, Chairman of the Board, Chief Executive Officer and President; **Alan R. Cumpston**, Executive Vice President; **James A. Wiencke**, Executive Vice President.

GMAC MORTGAGE CORPORATION

629 Kailua Road
Kailua, Hawaii 96734
Tel (808) 263-4622
Fax (808) 263-5935

David Applegate, Chairman, President and Chief Executive Officer; **Ralph Hall**, Executive Vice President; **Robert H. Patterson**, Senior Vice President and Secretary; **Dennis Geer**, Executive Vice President and Chief Administrative Officer; **Thomas P. Sterger**, Senior Vice President and Treasurer; **James R. Hillsman**, Executive Vice President and Chief Financial Officer; **Barry J. Bier**, Executive Vice President.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	800 Fort Street Mall, Stes 100 & 102	Honolulu	Hawaii	96813

Directory of Non Depository Financial Services Loan Companies

GENERAL MOTORS ACCEPTANCE CORPORATION

1357 Kapiolani Boulevard, #920
Honolulu, Hawaii 96814
Tel (808) 951-2050

Manager – **Whit Michel**

John D. Finnegan, Chairman of the Board and President; **Richard J. S. Clout**, Executive Vice President; **John E. Gibson**, Executive Vice President; **William F. Muir**, Executive Vice President and Chief Financial Officer; **Susan G. Hauseman**, Treasurer; **Cathy L. Quenneville**, Secretary.

HONOWAII INVESTMENT CO., LTD.

600 Kapiolani Boulevard, Suite 205
Honolulu, Hawaii 96813
Tel (808) 533- 4484

Jason K. Lau, President and Treasurer; **Deborah Y. L. Lau**, Secretary.

HOUSE OF FINANCE, INC.

1810 North King Street, Suite A
Honolulu, Hawaii 96819
Tel (808) 847-8493
Fax (808) 847-8747

E-mail HOF.ROLAND@VERIZON.NET

Roland C. Casamina, President and Chief Executive Officer; **Evelyn Casamina**, Vice President and Secretary; **Marsha Kamanao**, Assistant Vice President - Operations.

INVESTORS FINANCE, INC.

345 Queen Street, #900
Honolulu, Hawaii 96813
Tel (808) 791-6830
Fax (808) 791-6831
E-mail Monaco@2cap.com

Michael S. Monaco, Chairman and Chief Executive Officer; **Wade W. Richardson**, President; **Richard R. Weaver**, Chief Financial Officer; **Alexis J. Burke**, Secretary.

Directory of Non Depository Financial Services Loan Companies

KAUAI ISLAND FINANCE, INC.

Kokua Professional Building
2973 Umi Street
Lihue, Hawaii 96766
Tel (808) 245-6968
Fax (808)246-0141

Manager - **Bernadette H. Sakoda**

Richard K. Maeda, President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Wayne R. Ellis**, Vice President; **Morris Shinsato**, Secretary; **Roy Tanaka**, Treasurer.

MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.

140 North Market Street, Suite 201
Wailuku, Hawaii 96793
Tel (808) 244-9143
Fax (808) 244-1375

Lloyd Y. Kimura, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

MERRILL LYNCH CREDIT CORPORATION

Pauahi Tower Penthouse
1001 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 525-7300
Fax (808) 525-7374

Managing Director – **Judith Perry**

Kevin O'Hanlon, President, Chairman of the Board and Chief Executive Officer; **Arpad Dobransky**, Vice President and Treasurer; **George T. Morrison**, Vice President and Secretary.

Directory of Non Depository Financial Services Loan Companies

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

1001 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 525-6900
Fax (808) 525-6901

Manager – **Paul C. T. Loo**

Margaret J. Bellock, President and Chief Executive Officer; **Thomas F. White**, Senior Vice President and Chief Operating Officer; **David L. Bianucci**, Senior Vice President and Treasurer; **Joseph L. Reading**, Senior Vice President; **S. Michael Smith**, Senior Vice President; **William H. Clugston**, Secretary.

MUTUAL FINANCE COMPANY, LIMITED

1165 Bethel Street, 2nd Floor
Honolulu, Hawaii 96813
Tel (808) 539-9777
Fax (808) 521-2714

Franklin M. Tokioka, Chairman of the Board and President; **Davadass Ramadass**, Vice President and Treasurer; **Franklin M. Tokioka II**, Vice President; **Arthur Shida**, Secretary.

NEW CENTURY MORTGAGE CORPORATION

841 Bishop Street, Suite 2001
Honolulu, Hawaii 96813
Tel (808) 531-5500
Fax (949) 224-5718
E-mail honolulu@ncen.com

Branch Manager – **William Stutzmann**

Brad A. Morrice, Chairman of Board and Chief Executive Officer; **Patrick Flanagan**, President and Chief Operating Officer; **Edward F. Gotschall**, Executive Vice President.

Directory of Non Depository Financial Services Loan Companies

OK FINANCE, INC.
City Financial Tower
201 Merchant Street, Suite 1650
Honolulu, Hawaii 96813
Tel (808) 526-1214
Fax (808) 523-1488

Manager - **Paul S. Mori**

Yoshinori Ito, President; **Paul S. Mori**, Secretary and Treasurer.

SAFETY LOAN COMPANY, LTD.
2065 South King Street, Room 105
Honolulu, Hawaii 96826
Tel (808) 946-4894
Fax (808) 946-2077

Sonny Okada, Chief Executive Officer; **Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President;
Wesley Nakamura, Vice President; **Walter Okada**, Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Kalihi	2255 N School St	Honolulu	Hawaii	96819

STANDARD FINANCIAL CORP.
705 South King Street, Suite 204
Honolulu, Hawaii 96813
Tel (808) 531-6515

Allan S. Totoki, President; **Rona S. Totoki**, Secretary; **Adele Lum**, Vice President-Finance/Treasurer.

Directory of Non Depository Financial Services Loan Companies

WELLS FARGO FINANCIAL HAWAII, INC.

26 Hoolai Street
Kailua, Hawaii 96734
Tel (808) 262-6584

District Manager - **Patrick Tom**

Steve R. Wagner, President; **Patrick Tom**, Vice President; **Gary M. Poetting**, Vice President; **Faye L. Kunz**, Secretary; **David A. Fisher**, Treasurer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	99-115 Aiea Hts Dr, # 301	Aiea	Hawaii	96701
Ala Moana	1311 Kapiolani Blvd, # 101	Honolulu	Hawaii	96814
Kailua	26 Hoolai St	Kailua	Hawaii	96734
Kapalama	1210 Dillingham Blvd	Honolulu	Hawaii	96817
Pearl City Plaza	719 Kamehameha Hwy	Pearl City	Hawaii	96782
Waipahu	94-235 Hanawai Cir	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	266 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	64-1035 Mamalahoa Hwy, # G	Kamuela	Hawaii	96743
Kona	75-5722 Hanama Pl	Kona	Hawaii	96740

BRANCH – KAUAI

Lihue	3122 Kuhio Hwy, # A-14	Lihue	Hawaii	96766
-------	------------------------	-------	--------	-------

BRANCH – MAUI

Wailuku	210 Imi Kala St, # 203	Wailuku	Hawaii	96793
---------	------------------------	---------	--------	-------

Directory of State-Chartered Credit Unions

TRADE ASSOCIATION

Hawaii Credit Union League
1654 South King Street
Honolulu, Hawaii 96826-2097
Tel (808) 941-0556
Fax (808) 945-0019
E-mail info@hcul.org

OFFICERS

DENNIS TANIMOTO
President

REED KANO
Vice President

GUIN OKIMOTO
Vice President

CLARA TEMPORAL
Vice President

TRACY AIWOHI
Executive Assistant

MICHAEL LEACH
Legislative Officer

FEDERAL AGENCY

National Credit Union Administration
2300 Clayton Road, Suite 1350
Concord, California 94520
Tel (925) 363-6200

CREDIT UNION ADVISORY BOARD

MILTON W. Y. LUM (Chairperson)
BART M. SAXTON (C&C of Honolulu)
MICHAEL ASAM (Hawaii County)
GARY FUKUROKU (Maui County)
RALPH Y. FUJINAKA (Kauai County)

Directory of State-Chartered Credit Unions

HAWAII CENTRAL CREDIT UNION
681 South King Street
Honolulu, Hawaii 96813
Tel (808) 531-8911
Fax (808) 531-7048
Website www.hccu.info

General Manager - **Milton W. Y. Lum**

Fred Tsuda, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Antje Muneno**, First Vice President; **Stanley Gono**, Second Vice President; **Lisa Fonseca**, Secretary; **Mack Lee**, Treasurer.

LIHUE CREDIT UNION
2973 Kele Street
Lihue, Hawaii 96766-5165
Tel (808) 245-2712
Fax (808) 245-7241

President - **Ralph Y. Fujinaka**

Timothy Alba, Chairman of the Board; **Dane Oda**, Vice Chairman of the Board; **Ralph Y. Fujinaka**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Treasurer.

OAHU ONE CREDIT UNION
2219 Pauoa Road
Honolulu, Hawaii 96813
Tel (808) 521-6727
Fax (808) 545-2978
E-mail general@oahuonecu.org

General Manager - **Bart M. Saxton**

Thomas F. Seu, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer.

Directory of Escrow Depository Companies

TRADE ASSOCIATION

Escrow Association of Hawaii
PO Box 2017
Honolulu, Hawaii 96805

Tel (808) 739-1482
Fax (808) 539-7499

OFFICERS

NEAL TAKEUCHI
President
(Island Title Corporation)

FRANCES H. GOO
Vice President
(Guardian Escrow Services, Inc.)

ELIZABETH UMETSU
Treasurer
(Developers Escrow Services, Inc.)

Directory of Escrow Depository Companies

DEVELOPERS ESCROW SERVICES, INC.

2024 North King Street, Room 211
Honolulu, Hawaii 96819
Tel (808) 848-2340
Fax (808) 848-2283

Miriam Horita, President and Treasurer; **Hubert Ishimoto**, Vice President; **Elizabeth Umetsu**, Secretary.

FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.

201 Merchant Street, Suite 2100
Honolulu, Hawaii 96813
Tel (808) 536-0404
Fax (808) 536-1082
E-mail dhastie@fnf.com

State Manager – **Dale Hastie**

Dale Hastie, President/State Manager; **Ann Fukuzaki**, Vice President.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-211 Pali Momi St, # 312	Aiea	Hawaii	96701
Honolulu	4211 Waialae Ave, # 106	Honolulu	Hawaii	96816

OFFICE – HAWAII

Kailua-Kona	75-1000 Henry St, Ste 203	Kailua-Kona	Hawaii	96740
-------------	---------------------------	-------------	--------	-------

OFFICE – KAUAI

Kapaa	4568 Kukui St, # 102	Kapaa	Hawaii	96746
-------	----------------------	-------	--------	-------

OFFICE – MAUI

Kahului	285 W Kaahumanu Ave, # 102	Kahului	Hawaii	96732
Makawao	1043 Makawao Ave, # 201A	Makawao	Hawaii	96768

Directory of Escrow Depository Companies

FIRST AMERICAN TITLE COMPANY, INC.

333 Queen Street, Suite 700

Honolulu, Hawaii 96813

Tel (808) 536-3866

Fax (808) 545-6187

E-mail famhawaii@firstam.com

Elia A. Long, Chairman of the Board; **Richard A. Kersenbrock Jr.**, President and Chief Executive Officer; **Joseph L. Dwight IV**, Vice President, General Counsel, Secretary and Treasurer; **Mary I. Morton**, Vice President; **Irene Bautista**, Assistant Vice President; **Harold Mooneyham**, Assistant Vice President; **Marlene Texeira**, Assistant Vice President.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	333 Queen St, Ste 700	Honolulu	Hawaii	96813
Kailua	116 Hekili St, Ste A	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 435	Aiea	Hawaii	96701

OFFICE – HAWAII

Hilo	1438 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1049 Henry St, Ste 202	Kailua-Kona	Hawaii	96740

OFFICE – KAUAI

Lihue	Park Plaza I, 4374 Kukui Grove St, Ste 201	Lihue	Hawaii	96766
-------	--	-------	--------	-------

OFFICE – MAUI

Kahului	173 Hoohana St, Ste 1	Kahului	Hawaii	96732
---------	-----------------------	---------	--------	-------

FIRST FINANCIAL TITLE & ESCROW AGENCY OF HAWAII, INC.

Davies Pacific Center
841 Bishop Street, Suite 1550
Honolulu, Hawaii 96813
Tel (808) 536-3600

Tom Paschen, President; **Gerald M. Shapiro**, Vice President; **David S. Kreisman**, Secretary; **Karen L. Patullo**, Treasurer.

Directory of Escrow Depository Companies

FIRST HAWAII TITLE CORPORATION

City Financial Tower
201 Merchant Street, Suite 2000
Honolulu, Hawaii 96813
Tel (808) 521-3411
Fax (808) 599-8792
Website www.firsthawaii.com

Thomas W. Sullivan, Chairman of the Board; **Lester G. L. Wong**, President; **Lynn Matsushima**, Secretary, Treasurer and Controller.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-211 Pali Momi St, Ste 600	Aiea	Hawaii	96701
Downtown	1100 Alakea St, Ste 1600	Honolulu	Hawaii	96813
Waialae	4211 Waialae Ave, Ste 208	Honolulu	Hawaii	96816

BRANCH – HAWAII

Kamuela	64-1291 Kawaihae Rd, #104	Kamuela	Hawaii	96743
Kona	75-5722 Kuakini Hwy, Ste 210	Kona	Hawaii	96740

BRANCH – KAUAI

Hanalei	5-4280 Kuhio Hwy, Ste B201	Hanalei	Hawaii	96722
---------	----------------------------	---------	--------	-------

BRANCH – MAUI

Kahului	33 Lono Ave, Ste 240	Kahului	Hawaii	96732
Kihei	1993 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	910 Honoapiilani Hwy, Ste 5	Lahaina	Hawaii	96761

Directory of Escrow Depository Companies

GUARDIAN ESCROW SERVICES, INC.

2347 South Beretania Street, Suite 200
Honolulu, Hawaii 96826
Tel (808) 951-6991
Fax (808) 951-6995
E-mail info@guardianescrow.com

Frances H. Goo, President; **Edward S. H. Goo**, Vice President; **Betsy Watanabe**, Secretary; **Augusta Hau**, Treasurer.

HAWAII ESCROW & TITLE, INC.

Topa Financial Tower
700 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 532-2977
Fax (808) 531-1165

John M. Critcher, Chairman of Board and Treasurer; **Denise M. Kaehu**, President and Secretary.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	700 Bishop St, Ste 1600	Honolulu	Hawaii	96813

BRANCH – HAWAII

Kailua-Kona	75-5870 Walua Rd, Ste 200	Kailua-Kona	Hawaii	96740
-------------	---------------------------	-------------	--------	-------

BRANCH – MAUI

Lahaina	2780 Kekaa Dr, Ste 205	Lahaina	Hawaii	96761
---------	------------------------	---------	--------	-------

Directory of Escrow Depository Companies

HAWAII RESORT ESCROW, INC.

1613 Pe'e Road
Koloa, Hawaii 96756
Tel (808) 742-0407

Hawaii Representative – **Terry Sheindlin**

Brenda K. Daniels, President; **Warren O. Wheeler**, Vice President and Treasurer; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	116 S Hotel St, Ste 207	Honolulu	Hawaii	96813
OFFICE –MAUI				
Kaanapali	104 Kaanapali Shores Pl	Lahaina	Hawaii	96761

ISLAND TITLE CORPORATION

1132 Bishop Street, Suite 400
Honolulu, Hawaii 96813
Tel (808) 539-7515
Fax (808) 523-7499

Lynne Kaneshiro, President and Chief Executive Officer; **Ginger Matsukawa**, Executive Vice President; **Corrine Agno**, Executive Vice President and Corporate Secretary; **Neal Takeuchi**, Senior Vice President; **Karen Arakawa**, Vice President; **Cheryl Higa**, Vice President; **Nadine Ogata**, Vice President; **Gary Miyashiro**, Treasurer.

BRANCH – OAHU

Waialae	3465 Waialae Ave, # 380	Honolulu	Hawaii	96816
Waipio	94-1040 Waipio Uka St, # G	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	688 Kinoole St, # 121	Hilo	Hawaii	96720
Kailua-Kona	75-5591 Palani Rd, # 204	Kailua-Kona	Hawaii	96740

BRANCH – MAUI

Wailuku	24 N Church St, # 410	Wailuku	Hawaii	96793
---------	-----------------------	---------	--------	-------

Directory of Escrow Depository Companies

OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.

Pacific Guardian Center, Hakai Tower
733 Bishop Street, Suite 2700
Honolulu, Hawaii 96813
Tel (808) 566-0100
Fax (415) 677-8929
E-mail clago@ortc.com

Rande K. Yeager, Chairman of the Board; **P. Michael Trudeau**, President; **R. Wayne Shupe**, Executive Vice President and Chief Operating Officer; **Carleton R. Lago**, Senior Vice President and Secretary; **Robert S. Davis**, Senior Vice President, **Tricia Yee**, Senior Vice President; **Charles G. Gregory**, Treasurer and Chief Financial Officer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	3465 Waialae Ave, Ste 390	Honolulu	Hawaii	96816
Kailua	116 Hekili St, Ste 7	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701

BRANCH – MAUI

Kahului	33 Lono Ave, Ste 170	Kahului	Hawaii	96732
Kihei	380 Huku Li'i Pl, Ste 206	Kihei	Hawaii	96753
Lahaina	10 Hoohui Rd, Ste 210	Lahaina	Hawaii	96761

SECURITY TITLE CORPORATION

1164 Bishop Street, Suite 1611
Honolulu, Hawaii 96813
Tel (808) 535-6000
Fax (808) 532-7151
Website www.stc.com

Jack K. Palk, Chairman of the Board Emeritus and Vice President; **David P. Palk**, President, Secretary and Treasurer; **Rachel P. Romena**, Vice President.

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	204 Waianuenue Ave	Hilo	Hawaii	96720

BRANCH – KAUAI

Lihue	4370 Kukui Grove St, # 209	Lihue	Kauai	96766
-------	----------------------------	-------	-------	-------

Directory of Escrow Depository Companies

TITLE GUARANTY ESCROW SERVICES, INC.

235 Queen Street
Honolulu, Hawaii 96813
Tel (808) 521-0211
Fax (808) 521-0280
E-mail main@tghawaii.com

Manager - Glen Y. Ajimine

David T. Pietsch, Jr., President; **James W. Pietsch**, Executive Vice President; **Michael A. Pietsch**, Executive Vice President; **Glen Y. Ajimine**, Senior Vice President; **Matt Takata**, Vice President; **Mark Renschen**, Vice President; **John Jubinsky**, Secretary; **George M. Sawai**, Assistant Treasurer and Assistant Secretary; **Lois Kawano**, Treasurer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Hawaii Kai	6600 Kalanianaole Hwy, # 108A	Hawaii Kai	Hawaii	96825
Waialae-Kahala	4211 Waialae Ave, # 111	Honolulu	Hawaii	96816
Kailua	111 Hekili St	Kailua	Hawaii	96734
Mililani	95-1091 Aina Mauka Dr	Mililani	Hawaii	96789
Pearlridge	98-151 Pali Momi St, Ste 115	Pearl City	Hawaii	96701
Waipahu	94-210 Pupukahi St, # 102	Waipahu	Hawaii	96797
Ward	210 Ward Ave, # 118	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hilo	450 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-170 Hualalai Rd, # C301	Kailua-Kona	Hawaii	96740
Kamuela	Carter Professional Ctr, # 101	Kamuela	Hawaii	96743

BRANCH – KAUAI

Lihue	4414 Kukui Grove, Ste 204	Lihue	Hawaii	96766
Princeville Shopping Center	4280 Kuhio Hwy, # G-207	Princeville	Hawaii	96722

BRANCH – MAUI

Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, Ste 29	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Hwy	Lahaina	Hawaii	96761
Wailuku	35 S Market St	Wailuku	Hawaii	96793

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

The Division of Financial Institutions - Historical Perspective

The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.

Deputy Bank Examiner

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

Commissioner of Financial Institutions

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February 1, 1993 to July 31, 1993
Raymond K. Muraoka	August 1, 1993 to 1994
Lynn Y. Wakatsuki	1995 to 2002
Lynne H. Himeda (Acting)	December 16, 2002 to present